



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 3624 )  
Examiner: J. Patel )  
Applicant: Mark Paul Everson et al. )  
Serial No.: 09/532,560 )  
Filing Date: March 22, 2000 )  
For: METHOD OF OPTIMIZING MARKET AND )  
INSTITUTIONAL RISKS IN FOREIGN )  
EXCHANGE HEDGINGS )

**SUPPLEMENTAL  
INFORMATION  
DISCLOSURE STATEMENT**

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**GROUP 3600**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

PTO Form-1449 is submitted herewith pursuant to the provisions of 37 CFR 1.97 and 1.98(a) as a means of complying with the requirements of 37 CFR 1.56 with respect to the above identified application. In accordance with Patent Office guidelines, copies of the citations listed on PTO-1449 are enclosed.

Respectfully submitted,

By: 

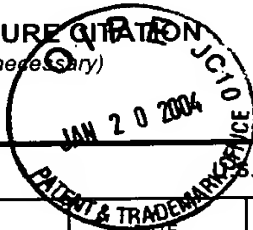
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**INFORMATION DISCLOSURE CITATION**  
(Use several sheets if necessary)



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SERIAL NO.  
09/532,560

Inventors: Mark Paul Everson et al.

FILING  
March 22, 2000

GROUP  
3624

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,222,192	06/22/1993	Shaefer			
	5,799,287	08/25/1998	Dembo			
	5,877,966	03/02/1999	Morris et al.			
	6,018,722	01/25/2000	Ray et al.			
	6,278,981	08/21/2001	Dembo et al.			

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**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.